

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

GREGORY GENE BILLETDEAUX  
LORRIE SUE BILLETDEAUX  
Debtor(s)

Case No. 24-70093JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2024.
- 2) The plan was confirmed on 04/23/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/01/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/14/2025.
- 5) The case was dismissed on 03/12/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,553.52.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,847.02
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,847.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$530.82
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$530.82**

Attorney fees paid and disclosed by debtor: \$1,462.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE LLC	Unsecured	834.00	491.14	491.14	0.00	0.00
AMERICAN FIRST FINANCE LLC	Unsecured	NA	336.63	336.63	0.00	0.00
CAPITAL ONE NA BY AMERICAN INFNC	Unsecured	552.00	552.75	552.75	0.00	0.00
COMCAST	Unsecured	921.00	472.45	472.45	0.00	0.00
COMCAST	Unsecured	NA	177.60	177.60	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	315.00	NA	NA	0.00	0.00
FINWISE BANK	Unsecured	386.00	390.30	390.30	0.00	0.00
FIRST PREMIER BANK	Unsecured	886.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	690.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	476.00	476.02	476.02	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	593.00	593.70	593.70	0.00	0.00
LVNV FUNDING LLC	Unsecured	589.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	435.00	435.59	435.59	0.00	0.00
MERRICK BANK	Unsecured	978.00	978.38	978.38	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,566.00	3,717.99	3,717.99	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,211.00	1,239.44	1,239.44	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	599.00	599.28	599.28	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	14,289.45	7,139.45	7,139.45	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	0.00	7,150.00	0.00	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	NA	9,979.10	9,979.10	0.00	0.00
PENNYSMAC LOAN SERVICES LLC	Priority	0.00	0.00	0.00	0.00	0.00
PENNYSMAC LOAN SERVICES LLC	Secured	79,519.00	88,055.41	0.00	8,316.20	0.00
PENNYSMAC LOAN SERVICES LLC	Secured	NA	0.00	15,538.18	0.00	0.00
PENNYSMAC LOAN SERVICES LLC	Priority	NA	1,500.00	1,500.00	0.00	0.00
PRA AG FUNDING LLC	Unsecured	786.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	454.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Secured	0.00	2,072.93	2,072.93	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,223.00	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	NA	921.71	921.71	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RECOVERY ONE LLC	Unsecured	269.00	NA	NA	0.00	0.00
SOMERSET COUNTY DRS**	Unsecured	1,765.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	472.00	NA	NA	0.00	0.00
STONER QUALITY	Unsecured	78.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	349.00	1,021.69	1,021.69	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	328.00	385.61	385.61	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	33,290.99	33,290.99	0.00	0.00
US DEPARTMENT OF HUD**	Secured	NA	17,948.92	0.00	0.00	0.00
VELOCITY INVESTMENTS LLC	Unsecured	523.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	317.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$8,316.20	\$0.00
Mortgage Arrearage	\$15,538.18	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,072.93	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,611.11</b>	<b>\$8,316.20</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,500.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,199.82</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$530.82
Disbursements to Creditors	<u>\$8,316.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,847.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.